

The Honorable Timothy W. Dore  
Chapter 13

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON AT SEATTLE

IN RE:

Emilie Villa Ignacio Padiernos,

Debtor.

Case No. 20-11939 - TWD

Chapter: 13

DECLARATION OF BRUCE MICHAEL  
RE DISTRIBUTION OF HOMEOWNER  
ASSISTANCE FUND GRANT

I, Bruce Michael, declare as follows:

1. I am the HAF Director for the Washington State HAF Program and have personal knowledge of the facts in this declaration and am competent and willing to testify to the trust thereof is called upon to do so.

2. On the 23rd of August, 2023, the Washington State Housing Finance Commission disbursed a Homeowner's Assistance Funds Grant ("HAF") in the amount of \$14,564.53 via ACH to the mortgage servicer, Specialized Portfolio Servicing, Inc. ("SPS"), on behalf of her mortgage lender, CSMC 2019-RPL2 Trust.

3. On the 23<sup>rd</sup> of August, 2023, the Washington State Housing Finance Commission disbursed a Homeowner's Assistance Funds Grant ("HAF") in the amount of \$18,000.00 via check to the homeowner association, Northgate West Condominium Association c/o Strichartz Aspaas PLLC to cure debtor's regular assessment account balance.

1           4.       On the 23<sup>rd</sup> of August, 2023, the Washington State Housing Finance Commission  
2       disbursed a Homeowner's Assistance Funds Grant ("HAF") in the amount of \$27,435.00 via  
3       check to the homeowner association, Northgate West Condominium Association c/o Strichartz  
4       Aspaas PLLC to cure debtor's special assessment through August 31, 2023.

5           5.       These HAF funds were paid to cure the reinstatement of mortgage arrears provide  
6       by SPS on account of a promissory note secured by a deed of trust on property located at  
7       511300 1<sup>st</sup> Ave NE Unit 118, Seattle, WA 98125 and owned by Emilie Villa Ignacio Padiernos,  
8       the Chapter 13 debtor in this case. Additionally, the HAF funds were paid to bring the debtor  
9       current to Northgate West through August 31, 2023, on all obligations to Northgate West under  
10      the terms of the debtor's chapter 13 plan as outlined in the signed order dated August 10, 2023.

11      This declaration is made under penalty of perjury under the laws of the State of Washington  
12  
13      this 4<sup>th</sup> of September, 2023 and executed at Irvine, California.

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16                               /s/Bruce Michael

17                               Bruce Michael  
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